

**Fill in this information to identify the case:**

Debtor 1 THOMAS A FINK  
Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 19-12720-mdc

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 11

Last four digits of any number you use to identify the debtor's account: 6665

Date of payment change: 12/01/2022  
Must be at least 21 days after date of this notice

New total payment: \$1,281.11  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 656.64 New escrow payment: \$ 551.43

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 THOMAS A FINK  
First Name Middle Name

Last Name

Case number (if known) 19-12720-mdc

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Andrew Spivack  
Signature

Date 11/01/2022

**Print:** Andrew Spivack (84439)  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150  
Number Street

Charlotte, NC 28217  
City State ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

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**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:

THOMAS A FINK

Case No. 19-12720-mdc

Chapter 13

Freedom Mortgage Corporation,

Movant

vs.

THOMAS A FINK ,  
Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

THOMAS A FINK  
2651 SUNNYSIDE AVENUE  
LANGHOM, PA 19053-1962

Michael P. Kelly, Debtor's Attorney  
202 Penns Square  
Ste 202  
Langhorne, PA 19047  
mpkpc@aol.com

KENNETH E. WEST, Bankruptcy Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107  
ecfemails@ph13trustee.com

Office of the U.S. Trustee, US Trustee  
Robert N.C. Nix Federal Building  
Suite 300  
Philadelphia, PA 19107

November 1, 2022

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

8757 Red Oak Boulevard, Suite 150

Charlotte, NC 28217

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

Escrow Account Disclosure Statement

Account Information

Loan Number:  
Property Address:

2651 SUNNYSIDE AVE  
LANGHORNE PA 19053-0000

Statement Date:  
Current Payment Amount:

10/19/2022  
\$1,386.32

New Payment Amount:  
New Payment Effective Date:

\$1,281.11  
12/01/2022

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$207.52 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments. This will be reflected as an increase to your monthly mortgage payment.

Projected Minimum Balance	\$860.76
- Required Minimum Balance	\$1,068.28
Shortage Amount	\$207.52

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 12/01/2022 payment

	Payment Information	Current Monthly Payment	New Monthly Payment
The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$1,281.11.	Principal & Interest:	\$729.68	\$729.68
	Escrow Payment:	\$519.58	\$534.14
	Shortage Spread:	\$137.06	\$17.29
	Total Payment:	\$1,386.32	\$1,281.11

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PART

2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)					Actual Activity				
Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$1,568.01				Beginning Balance	(\$76.80)
Dec 2021	\$519.58	\$0.00		\$2,087.59	Dec 2021	\$656.64	\$0.00		\$579.84
Jan 2022	\$519.58	\$0.00		\$2,607.17	Jan 2022	\$656.64	\$0.00		\$1,236.48
Feb 2022	\$519.58	\$0.00		\$3,126.75	Feb 2022	\$656.64	\$0.00		\$1,893.12
Mar 2022	\$519.58	\$0.00		\$3,646.33	Mar 2022	\$656.64	\$1,245.24 *		\$1,304.52
Apr 2022	\$519.58	\$1,245.24	TOWNSHIP TAX	\$2,920.67	Apr 2022	\$656.64	\$0.00		\$1,961.16
May 2022	\$519.58	\$0.00		\$3,440.25	May 2022	\$656.64	\$0.00		\$2,617.80
Jun 2022	\$519.58	\$0.00		\$3,959.83	Jun 2022	\$656.64	\$0.00		\$3,274.44
Jul 2022	\$519.58	\$0.00		\$4,479.41	Jul 2022	\$656.64	\$0.00		\$3,931.08
Aug 2022	\$519.58	\$3,959.83	SCHOOL/ISD TAX	\$1,039.16	Aug 2022	\$656.64	\$4,094.45 *		\$493.27
Sep 2022	\$519.58	\$0.00		\$1,558.74	Sep 2022	\$656.64	\$0.00		\$1,149.91
Oct 2022	\$519.58	\$0.00		\$2,078.32	Oct 2022	\$0.00	\$0.00 E		\$1,149.91
Nov 2022	\$519.58	\$1,030.00	HOMEOWNERS	\$1,567.90	Nov 2022	\$0.00	\$0.00 E		\$1,149.91
Total	\$6,234.96	\$6,235.07			Total	\$6,566.40	\$5,339.69		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter “E” beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER: [REDACTED]

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Escrow Account Disclosure Statement

[REDACTED]  
THOMAS FINK  
GRACE FINK  
2651 SUNNYSIDE AVE  
LANGHORNE PA 19053-1962

Account Information	
Loan Number:	[REDACTED]
Property Address:	2651 SUNNYSIDE AVE LANGHORNE PA 19053-0000
Statement Date:	10/19/2022
Current Payment Amount:	\$1,386.32
New Payment Amount:	\$1,281.11
New Payment Effective Date:	12/01/2022

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

## Shortage Repayment FAQs

Customers who prefer to pay their escrow shortage in a lump sum may find the below information helpful.

**Am I required to pay my shortage in a lump sum?**

No. You may elect to do so at your own discretion.

**What is a shortage and why might I have one?**

Your escrow account exists to pay escrowed items (taxes, insurance, mortgage insurance, etc.) as they come due. Shortages are commonly caused by increases in taxes or insurance, changing your insurance carrier off-cycle, or underestimated taxes when you closed your loan.

A regular analysis of the escrow account is required to ensure that enough funds are available to pay these expenses as they come due. A shortage exists if the analysis shows that the minimum required balance falls below the amount required to make the projected payments of escrowed expenses.

**May I pay the total escrow shortage?**

You have the option to pay the total shortage in a lump sum but you are not required to do so. If you choose to pay the total shortage, your scheduled monthly payment will no longer include the shortage collection amount. A coupon is provided below for your convenience. You may also pay an escrow shortage via our website at [www.freedommortgage.com](http://www.freedommortgage.com) or via telephone by calling 855-690-5900. Please allow one billing cycle for this change to be reflected on your billing statement.

**Can I prepay my escrow account, so my payment does not change?**

No. Taxes and insurance costs routinely change. The escrow portion of your monthly payment is collected so disbursements can be made when due; changes to escrowed expenses will result in a change in your mortgage payment.

While making supplemental payments towards your escrow may reduce or eliminate an escrow shortage, the escrow portion of your monthly payment is calculated by dividing all projected escrow expenses in the coming year by 12. This calculation, for future monthly payments, is independent of the existing balance in the escrow account, so paying extra will not change the escrow payment calculation.

**Can I pay an escrow shortage in a lump sum if my loan is 30 or more days delinquent?**

No. Payments on loans that are 30 or more days past due will first be credited toward any past-due amount owed before any funds are applied towards an escrow shortage.

**If you prefer to pay the shortage in a lump sum, then please return this coupon with the amount shown below. This is not a request for lump sum payment.**

THOMAS FINK  
GRACE FINK  
2651 SUNNYSIDE AVE  
LANGHORNE PA 19053-0000

Shortage Amount
\$207.52

Loan Number: [Redacted]

**Important Information:**  
Please use this coupon for escrow payments only. Use of this coupon for funds not intended for escrow may result in delayed payment posting.

**Mail to:**  
Freedom Mortgage Corporation  
Cash Management  
29730 Network Place  
Chicago, IL 60673-1297